AMENDMENTS TO THE CLAIMS

1-2.   (Canceled)

3.   (Currently Amended) An apparatus for storing ~~an~~ electronic money,

comprising:

a radio signal receiving block for receiving a radio signal and ~~judging~~

~~determining~~ whether the ~~receives~~ received signal corresponds to ~~a~~ general

information or ~~a~~ balance storing information;

a memory block for storing a storing amount, a content and ~~a~~ certification

information;

a computation logic block for ~~comparing a serial number extracted from~~

~~the received signal with a previously stored serial number if it is determined that~~

~~the received signal corresponds to balance storing information, and~~ storing ~~a~~

balance storing data extracted from the balance storing information into the

memory block ~~when a~~ ~~if the extracted serial number and the previously stored~~

~~serial number are determined to be the same and the~~ balance storing

information transmitted from the radio signal receiving block is ~~determined to be~~

a proper signal; and

a non-contact block for storing a balance storing amount into the memory

block using a card storing unit and reading a balance storing amount of the

memory block when paying the money.

4. (Currently Amended) The apparatus of claim 3, wherein said computation logic block is designed so that a certain amount of data is stored into the memory block only when first and second balance storing information are all received from the radio signal receiving block.

5. (Currently Amended) The apparatus of claim 3, wherein said radio signal receiving block includes:

a key input unit for inputting a certain key signal;

a display unit for displaying a general information or a balance storing information as a character or digit;

a control means for decrypting an output signal of the high frequency processing unit, transmitting to the display unit, transmitting to the computation block in the case that if the information is the balance storing information or is a balance storing content check key signal from the key input unit, receiving a balance storing content information and displaying the same on the display unit; and

a tone signal generator for generating a call sound or an error sound during the balance storing operation by the control means.

6.   (Currently Amended) The apparatus of claim 5, wherein said control means is designed to check whether there is a certain pattern signal in an output signal of the high frequency processing unit, ~~judge~~ determine whether the information corresponds to a common radio information or a balance storing information, format the information into a certain format corresponding to the computation logic block when there is a certain pattern signal, ~~and the balance storing information is judged, judge~~ determine whether there is an error signal, and transmit the formatted information to the computation logic block when there is ~~not a~~ no transmission error.

7.   (Currently Amended) The apparatus of claim 3, wherein said non-contact block includes:

a modulation and demodulation unit for preparing a signal transmitting and receiving operation with a card storing unit or a card reader; and

a non-contact computation unit for storing a balance storing data into the memory block at the modulation and demodulation unit ~~in the case of~~ if the ~~received signal corresponds to~~ balance storing ~~operation~~ information, reading the balance storing data stored in the memory block ~~in the case of the payment~~ if money is paid and transmitting the read data to the modulation and demodulation.

8.   (Currently Amended) The apparatus of claim 3, wherein said computation logic block includes:

control means for summing the balance of the memory block and the balance storing amount ~~in the case that various~~ if certification information is extracted during the balance storing operation and the previously stored various certification information ~~are coincided~~ is the same as the extracted certification information, for thereby ~~judging~~ determining whether a subscriber is ~~as~~ a proper subscriber, storing the balance storing data into the memory block when ~~the~~ a summed amount is below a certain amount and transmitting ~~a~~ data to a radio signal receiving block in order to generate an error and error sound when the summed amount exceeds ~~a~~ the certain amount; and

a radio interface unit for implementing a data transmitting and receiving operation between the radio signal receiving block and the control means.

9.   (Currently Amended) The apparatus of claim 8, wherein said control means is designed to decrypt an output signal of the radio signal receiving block, extract a certification information ~~in the case of the~~ if there is a service stop signal, disables the memory block when the extracted certification information is ~~coincided with~~ the same as the previously stored certification information, and stop the service of the card.

10.   (Currently Amended) An apparatus for storing an electronic money, comprising:

a radio signal receiving block for receiving a radio signal, ~~judging~~ determining whether the received radio signal corresponds to a general information or a balance storing information~~;~~;

a memory block for storing a storing amount, a content, and a certification information;

a modulation and demodulation unit for implementing a signal transmitting and receiving operation with a card storing unit; and

a computation logic block for comparing a serial number extracted from the received signal with a previously stored serial number if it is determined that the received signal corresponds to balance storing information, and storing ~~a~~ the balance storing ~~data~~ information into the memory block ~~when~~ if the extracted serial number and the previously stored serial number are determined to be the same and the various certification information extracted from ~~a~~ the balance storing information transmitted from the radio signal receiving block during the balance storing operation are ~~judged as a~~ determined to be proper information, storing the balance storing data of the modulation and demodulation unit into the memory block and reading the amount data ~~as much as~~ up to the amount confirmed by the modulation and demodulation unit during the payment operation from the memory block and paying via the modulation and

demodulation unit.

11.   (Currently Amended) The apparatus of claim 10, wherein said computation logic block is designed to receive first and second balance storing information from the radio signal receiving block and store the amount data into the memory block only when the balance storing information ~~are all~~ is ~~determined to be~~ proper ~~information~~.

12.   (Currently Amended) The apparatus of claim 10, wherein said computation logic block is designed to stop the service of the terminal when a proper first balance storing information is received from the radio signal receiving block.

13.   (Currently Amended) The apparatus of claim 12, wherein said computation logic block is designed to release a temporary service stop state of the terminal when a balance storing cancellation information is received from the radio signal receiving block during the balance storing operation.

14.   (Currently Amended) The apparatus of claim 10, wherein said computation logic block includes:

a control means for decrypting a balance storing information based on a

radio transmission method, storing the balance storing data into the memory

block ~~in the case of~~ if the subscriber is determined to be a proper subscriber,

storing the balance storing data based on a non-contact method, reading the

amount data ~~as much as~~ up to the amount confirmed during the payment and

transmitting via the non-contact interface unit;

a radio interface unit for implementing a data transmitting and receiving

operation with the control means; and

a non-contact interface unit for implementing a signal transmitting and

receiving operation between the modulation and demodulation unit and the

control means.

15.   (Currently Amended) The apparatus of claim 14, wherein said

control means is designed to disable the operation of the memory block ~~in the~~

~~case that~~ if an output signal from the radio signal receiving block is ~~judged~~

determined to be a proper service stop signal, and stop the operation of the

modulation and demodulation unit for thereby stopping the service of the card.

16.   (Currently Amended) ~~In an apparatus engaged with a portable~~

~~terminal and an electronic money card, an~~ An apparatus for storing ~~an~~ electronic

money wherein the apparatus is engaged with a portable terminal and an

electronic money card, comprising:

a high frequency processing means for receiving a radio signal and converting the received radio signal into a digital signal;

a modulation and demodulation means for implementing a signal transmitting and receiving operation with a card storing unit or a card reader;

a memory block for storing a storing amount, a content and a certification information; and

a control means for receiving an output signal from the high frequency processing means, storing the balance storing data into the memory block when ~~a serial number extracted from the radio signal and the previously stored serial number are determined to be the same and~~ various certification information extracted from the amount information are ~~coincided with~~ determined to be the same~~as~~ previously stored various certification information ~~in the case of the~~ if ~~the received signal contains~~ balance storing information, checking the balance storing data inputted from the modulation and demodulation means, storing the amount into the memory block, reading ~~a certain~~ an amount of money ~~as much as the~~ up to an amount confirmed by the modulation and demodulation during the payment operation and then paying the money.

17. (Currently Amended) ~~In a~~ A method for storing ~~an~~ electronic money using a radio communication ~~or~~ and a card storing unit, ~~a method for storing an electronic money~~ comprising:

a first step for judging determining whether a received radio signal corresponds to a balance storing information;

a second step for extracting various certification information in including amount information and a radio receiving block serial number if the received radio signal is determined to correspond to case of the balance storing information, and judging determining whether the extracted serial number is the same as a previously stored serial number and whether a subscriber is a proper subscriber; and

a third step for storing the amount data information extracted from the balance storing information in if the extracted serial number and the previously stored serial number are determined to be the same and the subscriber is determined to be a case of the proper subscriber.

18.   (Currently Amended) The method of claim 17, wherein in said first step for judging determining the balance storing information, the information is judged determined to be a balance storing information when there is a certain pattern signal in the received radio signal.

19.   (Currently Amended) The method of claim 17, wherein said second step for comparing extracting various certification information includes:

a first step for extracting a radio signal receiving block serial number from

the ~~balance storing information and judging whether the extracted serial~~ ~~number is coincided with the previously stored serial number~~;

~~a second step for~~ reading a counter value contained in the balance storing information ~~in the case~~ if it is determined that the serial numbers are ~~coincided~~ the same and ~~judging~~ determining whether the read counter value is ~~coincided~~ ~~with~~ the same as a counter value of a function for the previously stored encryption;

~~a third step for judging~~ determining whether the serial key value outputted via the encryption process in which the counter values are coincided is ~~coincided~~ ~~with~~ the same as a previously stored key value; and

~~a fourth step for judging~~ determining that a subscriber is a proper subscriber when the key values are ~~coincided~~ the same.

20.   (Currently Amended) The method of claim 19, wherein said decryption process of the balance storing information is implemented when the counter value extracted from the balance storing information is ~~coincided with~~ the same as the counter value for the previously stored decryption.

21.   (Currently Amended) The method of claim 17, wherein said third step for storing ~~an~~ the amount ~~data~~ information includes:

~~a first step for~~ summing ~~the~~ a current balance storing amount and a

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recent radio balance storing amount ~~to obtain a first summed amount~~ in if the ~~case of the~~ subscriber ~~is~~ a proper subscriber and ~~judging~~ determining whether the ~~first~~ summed amount is below a certain amount;

~~a second step for~~ ~~judging~~ determining whether the first summed amount ~~obtained by summing the current balance storing amount and the recent radio balance storing amount~~ is ~~coincided with~~ equal to ~~the~~ a second summed amount contained in the balance storing information based on the radio transmission method ~~in the case that~~ if the first summed amount is below a ~~the~~ certain amount;

~~a third step for~~ storing the balance storing data ~~in the case of the coincidence of~~ if the first summed amount is equal to the second summed amount; and

~~a fourth step for judging~~ determining the signal as a balance storing error ~~in the case that~~ if the first summed amount is greater than a ~~the~~ certain amount or the first summed amount is not ~~coincided~~ equal to the second summed amount.

22. (Original) The method of claim 17, further comprising a step for displaying the current storing amount and the storing amount contents when the balance storing data is stored.

23.   (Currently Amended) ~~In a method for changing an information of an electronic money card based on a radio communication, a~~ A method for storing ~~an~~ electronic money ~~by changing information in an electronic money card based on a radio communication~~, comprising:

~~a first step for judging~~ determining whether a card service stop or release information is received ~~in the case that~~ if there is ~~not a~~ no balance storing information;

~~a second step for~~ extracting a certification information and ~~comparing~~ determining whether the extracted certification information is ~~coincided with~~ the ~~same as~~ previously stored certification information when ~~judging~~ it is determined that the card service stop or release information ~~is received~~; and

~~a third step for~~ releasing a card service stop ~~when~~ if the extracted certification information is ~~coincided~~ the same as the previously stored certification information.

24.   (Currently Amended) The method of claim 23, wherein said certification information ~~of the second step~~ is a certain variable transmitted from the radio communication service provider.

25.   (Original) The method of claim 24, wherein said variable is a serial number of the radio signal receiving block.

26. (Currently Amended) ~~In a method for storing an electronic money using a radio communication or storing unit, a~~ A method for storing an electronic money using radio communication and a storing unit, comprising:

~~a first step for~~ ~~judging~~ determining whether a received radio signal corresponds to a personal information update information ~~or not~~;

~~a second step for~~ extracting a certain variable ~~in~~ if it is determined that the ~~case of the~~ received radio signal corresponds to personal information update information~~; and~~

comparing the extracted variable with a certain variable transmitted during ~~the~~ a previous personal information update; and

~~a third step for~~ updating a personal information when the currently transmitted variable is greater than the previously transmitted variable.

27. (Currently Amended) ~~In a~~ A method for storing ~~an~~ electronic money using a radio communication ~~or~~ and a storing unit, ~~a method for storing an electronic money~~ comprising:

~~a first step for~~ ~~judging~~ determining whether a received balance storing information corresponds to a first balance storing information;

~~a second step for~~ ~~judging~~ determining whether the received balance storing information is a proper signal by performing a certification of the first balance

storing information in ~~if it is determined that~~ the ~~received balance storing~~
~~information corresponds to~~ case of the first balance storing information;

~~a third step for~~ setting a temporary service stop state in ~~if it is determined~~
~~that~~ the ~~received balance storing information is a~~ case of the proper signal and
waiting ~~a receiving of a~~ to receive second balance storing information;

~~a fourth step for~~ performing a certification of the second balance storing
information when the second balance storing information is received and ~~judging~~
~~determining whether the second balance storing information is~~ a proper signal;
and

~~a fifth step for~~ storing a request amount in ~~if it is determined that~~ the ~~case~~
~~of the~~ second balance storing information is a proper signal and implementing
an available state of the card.

28.   (Currently Amended) The method of claim 27, further comprising a
~~step for~~ completing a balance storing operation when a proper balance storing
cancellation information is received after the first balance storing information is
received.

29.   (Currently Amended) The method of claim 27, wherein said ~~second~~
certification step includes:

~~a first step for~~ extracting the storing request amount from the first balance

storing information, summing the thusly extracted amount and the balance, and

~~judging~~ determining whether the summed amount is greater than the storing

limit amount;

~~a second step for~~ encrypting the value as a certain key value when the

summed amount is the same or is smaller than the storing limit amount and

~~judging~~ determining whether the value ~~is coincided with~~ equals the value

extracted from the first balance storing information; and

~~a third step for~~ encrypting the first balance storing information as a

certain key value when the encrypted value is ~~coincided with~~ equal to the

extracted value and changing to a decimal value and displaying the decimal

value.

30.   (Currently Amended) The method of claim 29, wherein said ~~third~~

encryption step is performed using a certain key value provided from the first

and second certification providers.

31.   (Currently Amended) The method of claim 27, wherein said ~~fourth~~

~~step~~ certification step includes:

~~a first step for~~ formatting the data contained in the second balance storing

information and encrypting using a certain key value of the certification provider;

~~a second step for~~ ~~judging~~ determining whether the encrypted value is

~~coincided with the~~ equal to an encrypted value contained in the second balance

storing information; and

~~a third step for judging~~ determining that the signal ~~as~~ is a proper signal ~~in~~

~~the case that~~ if the encrypted values are ~~coincided~~ equal.

32.   (Currently Amended) The method of claim 31, wherein said certain

key value is provided from a second certification ~~provided,~~ and not from a radio

communication service provider.

33.   (Original) The method of claim 30, wherein said certain key value is

previously stored.